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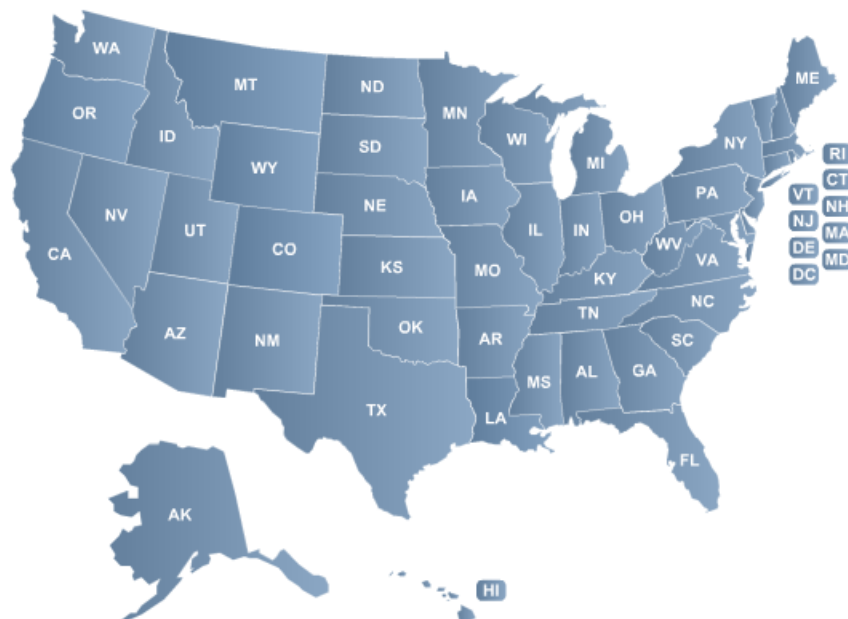
Home buyer programs by state

Apr 09, 2019 [Keith Gumbinger](#) HSH.com

State-by-state home buyer programs

On the map below, click on your state to see home buyer assistance programs available in your area. Once clicked, below the map you will find brief descriptions of available programs and a table of links to reach the state agency website, find participating lenders, see qualification details, get homebuyer education courses and to **contact the agency for additional questions, help and information**. Each state differs in the number and type of programs they offer.

In addition to these statewide offers, some states also have targeted funds or special programs aimed at certain geographic or metropolitan areas in the state, so be sure to visit your state's housing agency website to see if there is additional help available to you.



HSH.com has compiled a list of *home buyer programs* in each state in order to inform borrowers of what assistance might be available to them in their local area.

Each state offers a different number of programs, and each state offers varying levels of buyer assistance. For this project, HSH.com only collected information on programs that were available statewide. While targeting first-time home buyers, we did not exclude programs available to repeat buyers as well. Each state defines a first-time home buyer as someone who has never owned a home, or someone who has not owned a home in the past three years.

If programs do have a first-time-buyer requirement, that restriction is almost always waived for qualifying veterans or someone buying a home in a state-designated "target area."

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To qualify for one of these statewide home buyer programs, which can offer anything from below-market [mortgage rates](#) to down-payment assistance to special programs for police or firefighters, borrowers must almost always attend a home buyer education course. Statewide assistance programs must be acquired through a participating lender.